CLAIMS

What is claimed is:

A method for installing an application onto a smart card comprising:
 providing an application identifier (AID) for the application, wherein said AID
 comprises at least one customization parameter for the application to be
 installed;

instantiating the application onto the smart card;
storing the AID for the application onto the card; and
configuring the application in accordance with the stored AID, wherein the
application is configured in accordance with said at least one customization
parameter.

- 2. The method of claim 1, wherein the application comprises an AID interpreter.
- 3. The method of claim 2, further comprising passing the AID to the AID interpreter to allow the AID interpreter to perform the storing of the AID for the application onto the card.
- 4. The method of claim 2, wherein configuring the application comprises: accessing the stored AID with the AID interpreter; and extracting said at least one customization parameter from the stored AID using the AID interpreter.

- 5. The method of claim 2, wherein the AID is stored onto the card as a byte array that is accessed via the AID interpreter.
- 6. The method of claim 2, wherein instantiating the application comprises instantiating the AID interpreter by calling a method on the application.
- 7. The method of claim 1, wherein storing the AID for the application onto the card is performed as part of initialization of the application.
- 8. The method of claim 1, wherein the application comprises a set of Java classes and the smart card conforms to the JavaCard API.
- 9. The method of claim 1, wherein said at least one customization parameter relates to one or more attributes of resources available to the application.
- 10. The method of claim 1, wherein said at least one customization parameter relates to one or more attributes of cryptographic facilities to be used by the application.
- 11. The method of claim 1, wherein said at least one customization parameter is indicative of a level of service to be made available to a cardholder in transactions involving the application.
- 12. An apparatus for installing an application onto a smart card comprising:

an application identifier (AID) for the application, wherein said AID comprises at least one customization parameter for the application to be installed; and an install facility operable to instantiate the application onto the smart card and to store the AID for the application onto the card, wherein the application is configured in accordance with said at least one customization parameter from the stored AID.

- 13. The apparatus of claim 12, wherein the application comprises an AID interpreter.
- 14. The apparatus of claim 13, wherein the AID is passed to the AID interpreter to allow the AID interpreter to store the AID for the application onto the card.
- 15. The apparatus of claim 13, wherein the application is configured by accessing the stored AID with the AID interpreter and extracting said at least one customization parameter from the stored AID using the AID interpreter.
- 16. The apparatus of claim 13, wherein the AID is stored onto the card as a byte array that is accessed via the AID interpreter.
- 17. The apparatus of claim 13, wherein instantiating the application comprises instantiating the AID interpreter by calling a method on the application.

- 18. The apparatus of claim 12, wherein the AID for an application is stored onto the card as part of initialization of the application.
- 19. The apparatus of claim 12, wherein the application comprises a set of Java classes and the smart card conforms to the JavaCard API.
- 20. An apparatus for installing an application onto a smart card comprising: means for providing an application identifier (AID) for the application, wherein said AID comprises at least one customization parameter for the application to be installed;

means for instantiating the application onto the smart card;
means for storing the AID for the application onto the card; and
means for configuring the application in accordance with the stored AID, wherein
the application is configured in accordance with said at least one customization
parameter.

- 21. A computer program product comprising instructions on a medium, wherein said instructions when loaded into a machine cause the machine to install an application onto a smart card by:
 - providing an application identifier (AID) for the application, wherein said AID comprises at least one customization parameter for the application to be installed;

instantiating the application onto the smart card;

storing the AID for the application onto the card; and configuring the application in accordance with the stored AID, wherein the application is configured in accordance with said at least one customization parameter.

- 22. The computer program product of claim 21, wherein the application comprises an AID interpreter.
- 23. The computer program product of claim 22, wherein the instructions further cause the machine to pass the AID to the AID interpreter to allow the AID interpreter to perform the storing of the AID for the application onto the card.
- 24. The computer program product of claim 22, wherein configuring the application comprises:

accessing the stored AID with the AID interpreter; and extracting said at least one customization parameter from the stored AID using the AID interpreter.

- 25. The computer program product of claim 22, wherein the AID is stored onto the card as a byte array that is accessed via the AID interpreter.
- 26. The computer program product of claim 22, wherein instantiating the application comprises instantiating the AID interpreter by calling a method on the application.

- 27. The computer program product of claim 21, wherein storing the AID for the application onto the card is performed as part of initialization of the application.
- 28. The computer program product of claim 21, wherein the application comprises a set of Java classes and the smart card conforms to the JavaCard API.
- 29. The computer program product of claim 21, wherein said at least one customization parameter relates to one or more attributes of resources available to the application.
- 30. The computer program product of claim 21, wherein said at least one customization parameter relates to one or more attributes of cryptographic facilities to be used by the application.
- 31. The computer program product of claim 21, wherein said at least one customization parameter is indicative of a level of service to be made available to a cardholder in transactions involving the application.